

FROM :

FAX NO. : 6173643817

Jan. 25 2002 04:20PM P3



SAFETY
GROUP
INSURANCE
SERVICES, INC.

James J. Campbell
President

January 24, 2001

I am writing to have my thoughts on the proposed settlement between Microsoft and the United States Department of Justice entered into the record in accordance with the Tunney Act's requirement of public comment on such settlements.

I think the settlement plan is a good one, and one that reaches the necessary balance between antitrust enforcement and the need for as competitive a software market as the U.S. economy can have. Consumers benefit from a competitive market in ways that the kind of regulations previously argued in this case would nullify. Whereas a free and competitive market will drive down prices and hasten the pace of innovation, a heavily regulated market, or a software market including a carved-up Microsoft would slow the pace of innovation and allow companies to sit on their hands and let prices gradually rise.

Consumers deserve the best high tech market available to them, and the best high tech market is the one that innovates. The innovations of the last decade were primarily responsible for the creation of jobs, investment, and wealth at rates never before witnessed in any economy anywhere. The success of the "New" Economy in the 1990s was not a boomlet, in my view, but a harbinger of things to come in the future, if the government will allow consumers and entrepreneurs to successfully guide the market toward higher levels of competition and innovation.

I hope my thoughts can be entered into the record and also hope the court sees fit to approve the settlement proposal. It is the best way for the economy to start to put this recession behind it and begin to build for the future.

Sincerely,

A handwritten signature in dark ink, appearing to read 'James Campbell', is written over a horizontal line. Below the signature, the name 'James J. Campbell' is printed in a small, black, sans-serif font.

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MTC-00029711_0001